

MUTUAL of OMAHA INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
402 342 7600
mutualofomaha.com



November 9, 2001

**State of California
Department of Insurance, Market Conduct Bureau
Attn. Craig Dixon, Chief of Market Conduct Bureau
300 South Spring Street 11th Floor
Los Angeles, CA 90013**

**RE: Market Conduct Examination Report
Mutual of Omaha Insurance Company, NAIC #71412**

Dear Mr. Dixon:

We appreciate the opportunity to respond to the adopted examination report regarding our individual health and accident and disability income claim handling practices.

The examination report divides alleged violations into seven distinct categories and the number of alleged violations per category would support our opinion that these were not knowingly committed or indicative of a general business practice. We have not received any communication from your Department advising otherwise.

We are pleased that no consumer was identified as being harmed and no claim was underpaid. As reflected in the examination report, processes have been modified and requirements have been reviewed with claim personnel with the goal of improving service to our customers.

We are enclosing a copy of this response on a diskette as required by Regulation 2695.30(a).

The courtesy and cooperation extended by your Department is appreciated. Please let me know if additional information is needed.

Sincerely,

A handwritten signature in cursive script, appearing to read "Fred Kottmann", followed by a horizontal line extending to the right.

Fred Kottmann

First Vice President - Market Conduct

Insurance Department Services